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Who Cares for the Poor in Europe?

Micro and Macro Determinants for Alleviating Poverty in 15 European Countries

Peer Scheepers and Manfred Te Grotenhuis

The present study aims to answer research questions on people's willingness to donate money to help alleviate poverty. First, what are the individual (or micro) determinants and state-level (macro) determinants of welfare states that influence people's willingness to donate money to the poor? Second, to what extent do individual determinants for donating money to the poor interact with state-level determinants? To answer these two questions, the 1993 Eurobarometer survey is used, containing relevant data on nearly 14,000 inhabitants from 15 European countries. Hypotheses are tested using logistic multi-level analyses. The results show that religion, economic situation, political stances and types of welfare regimes influence people's willingness to help the poor. Interestingly, education and living conditions interact with types of welfare regimes.

Poverty in Europe: Introduction and Questions

In 1984, the Council of the European Community proposed a multidimensional definition of poverty, referring to severe restrictions on material, cultural and social resources that exclude people from minimal participation in European societies. In research, however, a working definition has often been applied that includes only the material dimension: those who are below a line of relative poverty are considered to be poor. Mikulic (1996) shows that poverty is unequally distributed across European countries.¹ The extent to which poor people are supported by the state they live in may differ across these European countries as social security arrangements and expenditures differ strongly across countries that have been shown to belong to different welfare state regimes (Esping-Andersen, 1990,

1999). Moreover, the amount of money donated voluntarily by individuals to alleviate poverty may also depend on the country they live in (Social and Cultural Planning Office, 2000). Although many authors suggest that living in different welfare regimes may have quite different consequences for individual citizens, most studies mainly focus on attitudes related to welfare state policies (Gundelach, 1994; Svallfors, 1997; Bonoli, 2000; Fridberg and Ploug, 2000; Gelissen, 2000; Gevers *et al.*, 2000). We, instead, will focus on the willingness to donate money to the poor, directly or indirectly, in order to alleviate poverty, implying some degree of solidarity with poor people who might feel socially excluded. Historically, this type of behaviour has been and continues to be in contemporary societies a rather central issue in welfare state policies. As yet, previous European research has not shed any light on whether individual characteristics (such as level of education

and gender) and typical welfare state arrangements affect people's willingness to donate money to the poor. Consequently, we also do not know whether these welfare state arrangements interact with individual characteristics. Therefore we set out to answer the following questions:

What are the individual (or micro) determinants and state-level (macro) determinants that influence people's monetary donations to the poor?

To what extent do individual determinants for donating money to the poor interact with state-level determinants?

Theories and Hypotheses on Determinants for Helping the Poor

We start off by exploring theories from which we derive hypotheses on individual determinants for helping the poor, considering this type of behaviour to be conceptually related to helping behaviour (Lee *et al.*, 1999; Bekkers, 2001). The basic assumption of one set of theories is that it is particularly people who are socially integrated within groups in which the social norm for helping poor people is strongly prevalent, that will tend to donate money to the poor. These theories therefore focus on social groups, such as religious denominations, which are generally considered to proclaim and transfer such norms to their members (e.g. Batson *et al.*, 1993). Other theories assume that, whereas the desire to donate money to others may be equally distributed in society, the resources to donate are unequally divided across the system of social stratification. Therefore they focus on (economic) resources required to donate money to the poor (Wilson and Musick, 1997). Yet further theories assume that particular personal values or preferences, or more generally prosocial motives may affect donating money to the poor (e.g. Berking, 1999). Since we consider these theories to be mutually complementary, we will set out to derive hypotheses on individuals' religiosity and economic resources, as well as on (political) motives for donating money to the poor. Moreover, we will consider the national contexts in which individuals donate money to the poor. Hence, we will set out to derive hypotheses from a theory on welfare arrangements—arrangements that may interact with individual determinants for donating money to the poor.

Individuals' Religion: Denomination and Church Attendance

Many, if not all, of the world religions explicitly teach their followers to have compassion for the poor in general (Batson *et al.*, 1993). Instead of focusing on the time or money spent on one's own religious organizations (Davidson and Pyle, 1994; Hoge and Yang, 1994), we focus on people donating money to alleviate poverty in general. Elaboration of distinctions between denominations to the extent that they donate money to alleviate poverty reveals contradictory theoretical considerations and inconsistent empirical patterns, at least in research using U.S. samples. Some researchers found that Protestants were less generous than Catholics and non-members (Will and Cochran, 1995), whereas others found exactly the opposite pattern (Hodgkinson and Weitzman, 1992). In any case, it seems worth investigating whether there are differences between denominations in Europe with regard to the amount of money spent to alleviate poverty. We will elaborate on these differences and formulate hypotheses to be tested.

From Durkheim's classic work on suicide (1897/1966), a general proposition can be derived: the more strongly people are integrated within a social group, e.g. the Church, the more strongly they will comply with the norms of that social group (Stark, 1994). Since caring for the poor is quite generally a social norm advocated by religious denominations, we hypothesize that people belonging to a denomination are more likely to donate money to the poor than non-members (hypothesis 1a). Bekkers (2003) recently suggested more specific propositions. He states that it is particularly people belonging to rather small denominations that may be more inclined to take this social norm more seriously, due to small-scale social control. Hence, we hypothesize (hypothesis 1b) that people belonging to minor denominations, such as non-Christian denominations that are religious minorities all over Europe, are more likely to donate money to the poor, even more so than people belonging to major denominations.

However, the mere membership of a certain denomination tells us little about the exposure to or compliance with the norm of that denomination. Church attendance, on the other hand, does to some extent: the more frequently people attend church, the more they are exposed to the social norm for caring for the poor. Consequently, using Durkheim's general proposition on integration, we hypothesize that the more frequently people attend church, the more they will be inclined to donate money to the poor frequently (hypothesis 2).

Individuals' Socio-Economic Situation: Education, Social Class, Income, and Living Conditions

Historical analyses of European initiatives to help the poor show that throughout history, fighting poverty has generally been considered a Christian duty, being one primarily fulfilled by privileged citizens. These citizens could afford charitable gifts to the poor, not only out of Christian altruism, but also out of collective self-defence to prevent the poor from rebellion and crime (De Swaan, 1988). In contemporary societies, we also expect the more privileged people to spend more money to alleviate poverty than the less privileged. There does exist some evidence that supports this hypothesis (Regnerus *et al.*, 1998). To indicate one's economic (privileged) situation we use income, level of education, social class and present living conditions. This results in the following hypotheses to be tested: the higher people's level of education (hypothesis 3), the higher people's social class (hypothesis 4), the higher people's income (hypothesis 5), and the better people's present living conditions (hypothesis 6), the more frequently they donate money to alleviate poverty.

Political Ideologies as Individual Determinants: Left/Right Placement and Post-Materialism

Donating money to alleviate poverty may also be related to political stances and may help to explain why the individual determinants mentioned above are related to caring for the poor. Traditionally, left-wing parties have often taken the lead in proposing social change towards greater equality and reduction of poverty, whereas right-wing parties have been and are known to emphasize one's individual responsibility to overcome poverty and hence have often refrained from policies to fight it (NieuwBeerta, 1995). Accordingly, we hypothesize that those who consider themselves to be left-wing in political respect, tend to donate money to alleviate poverty more frequently than those who consider themselves to be right-wing (hypothesis 7). From Inglehart's (1977) general notions about the social characteristics of people who are defined as being 'post-materialists' (i.e. stress goals in life such as freedom of speech) and those being defined as 'materialists' (emphasize economic stability), we expect the former to donate money to alleviate poverty more frequently than the latter (hypothesis 8).

Individuals' Background: Age and Gender

Schuyt (2003) suggests that older people and women are more compassionate towards their fellow citizens. Therefore we take these characteristics into account as control variables, which may relate to religion, economy, and political stances, on the one hand, and donating money to alleviate poverty, on the other. We expect the relation between age and donating money to alleviate poverty to be positive: the older people are, the more frequently they will donate money to alleviate poverty. On the basis of the traditional notion that, on average, women are more inclined to care for others, we expect women to donate money more frequently than men.

State-Level Determinants: Types of Welfare Regimes

Not only individual, but also state-level determinants may explain individuals' behaviour towards poverty. According to Esping-Andersen's theory on the development of states '...in the Middle Ages, it was...the family, the church, or the lord that decided a person's capacity for survival' (1990: 35). Besides social control and oppression, these institutions provided individuals with 'pre-commodified' social protection. This protection gradually decreased with the rise of capitalism in which labour power became a commodity. This process decreased individuals' dependence on the old institutions and increased freedom of choice, although it was restricted by new dependencies: 'a freedom behind new prison walls' as Esping-Andersen puts it (1990: 37). Born out of necessity, however, a historical process of de-commodification occurred in which individuals' independence increased once again. According to Esping-Andersen, even today, individuals from various European countries differ strongly in terms of 'de-commodification', i.e. the freedom and increasing opportunities to opt out of work and still uphold acceptable standards of living. In case de-commodification is high, market dependency is low, due to state-level arrangements that prevent people suffering from poverty in the case of unemployment or retirement. Esping-Andersen classifies welfare states into distinct types of regimes according to their level of de-commodification.

The social-democratic regime (typically: the Nordic countries) has a relatively high level of de-commodification as social security benefits are at a high level compared to other regimes. In these states, social policy developed by the state strives to weaken the influence of

the market on distribution. Its ideal is to maximize capacities for individual independence to overcome poverty by granting transfers directly to the helpless (Esping-Andersen 1990: 28) and to minimize or abolish market dependency (Esping-Andersen 1999: 78–79; Andress and Heien, 2001: 342). Daly and Lewis (2000) state that there is indeed a strong tendency in the Scandinavian countries to collectivize caring. Consequently, we expect that living in such a regime reduces citizens' inclination to donate money to alleviate poverty, as this task may be perceived to be taken care of by the welfare state. In a similar vein, the Dutch Scientific Council for Governmental Policies (W.R.R., 1999: 73) states that such state policies have substituted or even oppressed former informal help to the effect that informal solidarity has decreased.

The conservative-corporatist regime (typically: France and the former West Germany) has been shaped by the Church with a strong emphasis on traditions—such as those of the family—and pre-existing class and status structures. This type of regime is only likely to interfere in individuals' lives if their families' resources to provide help have been exhausted: only then does it provide social security benefits on the basis of previous earnings and status. This eventually implies that the family is the dominant locus of solidarity (Esping-Andersen, 1999: 85). The state's role is restricted to subsidiarity, and the level of de-commodification is intermediate (Andress and Heien, 2001: 342). From this characterization, we infer that this type of regime produces more inclination to donate money to alleviate poverty than the social-democratic regime. However, given the crucial position of the family, solidarity with the poor may be restricted to people's primary group, implying that people will not donate much money to reduce poverty in general.

The liberal regime (typically: the Anglo-Saxon countries) is characterized by an even lower level of de-commodification. Here, the market is considered to be the main arena for the distribution of resources, and social security benefits are modest and social rights generally rather poor. This type of regime produces a high degree of independence from the state and, as a consequence, offers individuals less help to fight social catastrophes such as poverty (Esping-Andersen, 1999: 61–63). From these characteristics, we infer that this type of regime produces strong social networks of family and friends, possibly necessary to provide the means to participate in society, and if necessary, reduce poverty. Therefore we expect that living in this regime will affect the inclination to donate money to alleviate poverty positively.

However, there is another type of regime that may produce even more willingness to alleviate poverty. Some authors (e.g. Leibfried, 1992; Ferrera, 1996; Bonoli, 1997) argued for the Mediterranean countries (typically: Italy, Spain, Portugal, Greece) to be considered as a separate regime: *the Latin Rim*. In this type of regime, instead of an official level of social security, an underdeveloped system of social security exists. In the Latin Rim the percentage of old people receiving home-help services is low, whereas the percentage of old people living with their children is extremely high (Esping-Andersen, 1999: 61–63). From this characterization, we infer that living in this type of regime makes people aware of the fact that poverty is not so much a state's issue and hence may force people to lend a helping hand in instances of poverty. Therefore we expect this type of regime to produce the highest level of donating money to alleviate poverty. Consequently, we hypothesize that the people's willingness to alleviate poverty is rank-ordered: the lowest willingness is to be found in social-democratic states, a higher willingness in conservative-corporatist states, an even higher willingness in liberal states, and the highest willingness in Latin Rim states (hypothesis 9).

However, quite a different rank-order may be developed by authors who propose that there may be communicating vessels between formal and informal types of solidarity. If one considers social-democratic welfare regimes to stand out in developing policies that foster formal as well as informal types of solidarity (Komter *et al.*, 1999; W.R.R., 1999), then people living in regimes with the highest level of de-commodification (i.e. social-democratic states) are the most likely to donate money to alleviate poverty, followed by conservative-corporatist states, whereas liberal states and states belonging to the Latin Rim may be considered to be states that harbour people with the lowest inclination to donate money to alleviate poverty (hypothesis 10).

Individual Determinants Affected by State-Level Determinants: Cross-Level Interactions

All the above-mentioned hypotheses imply that there is no interaction between individual determinants and types of regimes. We hypothesize generally that religious people are more likely to donate money to alleviate poverty than non-members (hypotheses 1 and 2). This is implicitly said to be true for every type of welfare state. Clearly, this is a rather strong assumption and could be questioned on several grounds. For instance, if a state's

commitment to preventing poverty is low (e.g. in the Latin Rim), religious people may indeed be more strongly inclined to donate money to alleviate poverty than non-members since there is no collective provision. In states where the state's commitment is high (e.g. in social-democratic states), religious people's incentives to help the poor could be somewhat oppressed since there is a collective provision. Hence, we expect that the effects of religiosity vary across welfare states: the effect may be stronger in Latin Rim states than in social-democratic states (hypothesis 11). Another example is the relationship between people's economic situation and their willingness to donate money to the poor (hypotheses 3–6). It seems safe to assume that people who live in bad economic conditions will not donate much money to alleviate poverty, no matter what welfare state they live in. If people live in rather sound economic conditions, however, the type of regime will presumably make a difference. In the Latin Rim regime, for example, privileged people's willingness to donate money to alleviate poverty may be strong in order to substitute collective arrangements that are almost absent. In social-democratic states, privileged people's willingness to donate money to the poor is presumably much less since there are collective arrangements. However, privileged people in liberal states may consider poverty an individual's own responsibility and may therefore oppose any state interference or individual acts, leading privileged individuals to refrain from commitments to alleviate poverty, even more strongly than in social-democratic states. Therefore we expect the effects of economic living conditions to vary across welfare state regimes accordingly (hypothesis 12).

Data and Measurements

To test our hypotheses, we used secondary data derived from the Eurobarometer 40 survey (Commission of the European Communities; Rigaux, 1994), conducted in 15 European countries in 1993. This survey was especially designed to describe poverty in Europe and includes valid and reliable data on several dimensions of deprivation and social exclusion as well as on important individual characteristics such as income and religion. The samples constituting the Eurobarometer 40 were drawn according to a multi-stage random design. First, administrative regions were drawn proportional to population size. Second, a cluster of random starting addresses was drawn from within these regions. Subsequently, further addresses were selected by a random route procedure. Finally, at each address the respondent was selected

randomly. For more detailed information on the Eurobarometer sampling strategy and survey design, see: <http://europa.eu.int/comm/dg10/epo>.

Dependent Variable: Donating Money to Alleviate Poverty

To measure people's willingness to alleviate poverty we use a straightforward question from the survey: 'In the last twelve months have you given money directly or indirectly to help the people who are living in poverty or are socially excluded?'. Possible answers were: never, seldom, sometimes, and regularly. Because of the ordinal character of the measurement, we decided to collapse the four categories into a dichotomy: never/seldom and sometimes/regularly.²

Independent Individual Variables

Individuals' religiosity was measured using questions on denomination and church attendance. We distinguished between four denominations: Protestant, Catholic, other non-Christian (such as Jewish, Muslim and Hindu) and the non-religious. Church attendance was measured on a 5-point scale ranging from never to several times a week.

Individuals' economic situations were measured using questions on education, social class, present living conditions and income. To measure the level of education, Eurobarometer surveys use the age at which people completed their full-time education (range 6–28). Respondents' social class was measured using an index that closely resembles the widely used EGP categorization. We distinguished between higher professionals, lower professionals, non-manual workers, self-employed, and manual workers. Moreover, we added presently non-employed categories such as unemployed, retired, housewives and students. To measure the present living conditions, we constructed a Likert-scale consisting of 11 items directly measuring aspects of poverty such as quality of housing, living, health, and leisure time. The scale turned out to be highly reliable (Cronbach's alpha 0.86). Income was measured objectively by referring to the total amount of money available on a monthly basis (i.e. from all household members, including wages, salaries, and rents) and was standardized for reasons of comparability.³

To test whether political stances influence people's willingness to alleviate poverty, we used a standard 4-item measurement of post-materialism and a standard 10-point scale to indicate left-wing/right-wing position.

Independent Contextual Variables: Welfare States

At the contextual level, we made distinctions between welfare states. Arts and Gelissen (1999) have shown a remarkable consistency in classifying countries since the founding work of Esping-Andersen. Reviewing the state of the art, they ascertained that all authors agree that Great Britain and Ireland belong to the liberal-leaning type of regime. Furthermore, all authors agree that the Nordic countries belong to the social-democratic regime category, including Denmark. On the basis of 58 characteristics collected in 11 welfare states, Wildeboer Schut *et al.* (2000) show that there are ample empirical reasons to include the Netherlands in this category too. There have also been some disputes over the countries that belong to the conservative-corporatist states. Again, Wildeboer Schut *et al.* (2000) show convincingly that Belgium, France and West Germany belong to this category. We decided to add Luxembourg to this category, because it is in the geographical and economical proximity of these three countries. Since Leibfried's study (1992), most authors agree that Spain, Italy, Portugal and Greece belong to the Latin Rim states. This left us with East Germany as a special case, often ignored in previous studies. We assumed that this country belonged to the social-democratic camp, since the people included in the samples have been exposed to the socialist regime of the German Democratic Republic for most of their lives. To test this assumption, we treated this country as a separate (dummy) variable.

Analyses

As our hypotheses and our data are hierarchically structured, i.e. individuals living in different countries, and as our dependent variable is treated as dichotomous, we use logistic multi-level regression analyses (Bryk and Raudenbusch, 1992; Kreft and De Leeuw, 1998; Snijders and Bosker, 1999). In a first analysis we estimated the amount of variance at the individual level and at the country level. At both levels the variance was significant which implies that multi-level analysis is appropriate. In a second step, we analysed the impact of each independent variable separately in a set of simple regression analyses with random intercepts, to take into account the differences between countries. In a third step we explored the variation in the effects found in step 2 by adding random slopes to the model to test whether they reached significance. Then, we estimated parameters with a multiple multi-level regression model, presented

in the second column of Table 1 with standard errors in the third column. In a further step we examined whether the random slopes that we found to be significant related systematically to the types of welfare states. In a final step we included all individual and state-level characteristics together with the significant cross-level interactions found in the previous steps in a second multiple multi-level model, presented in the fourth and fifth columns of Table 1.

Results

Variance between Individuals and Countries

We found a significant amount of variance at both levels, meaning that the frequencies of donating money to alleviate poverty differ between individuals and between countries. To illustrate the latter, we estimated for each country the proportion of citizens that donate money to alleviate poverty sometimes or regularly (see Figure 1).

Figure 1 shows considerable variance between countries.⁴ Interestingly, the countries that are labelled as liberal countries (i.e. Great Britain, Ireland and Northern Ireland) seem to have the largest proportion of citizens that regularly donate money, whereas the conservative-corporatist states (France, Belgium, Luxembourg and the former West Germany) have the lowest proportions. In between these two extremes of liberal versus conservative-corporatist states, we find Latin Rim states, such as Spain and Italy, and social-democratic states such as Norway and Denmark. East Germany seems to be closer to the conservative-corporatist states than to the social-democratic states. This rank order does not lend much support to either of the rank orders hypothesized. However, Figure 1 does not tell the whole story as compositional effects, such as that of religiosity, have not been taken into account. Therefore, in the next section, we will estimate parameters for all types of regimes, also taking individual differences into account.

Multiple Multi-Level Regression Analyses with Random Intercepts

Because many of the individual determinants (denomination, church attendance) are related, we performed a multiple regression analysis to put our hypotheses to a rigorous test. First, we assumed that there is no interaction between individual determinants and types of regimes. Subsequently, we added significant interactions to the model.

Table 1 Parameter estimates (logit coefficients) from multiple multi-level logistic regression analysis, random intercept model and interaction model (n1 = 13,775, n2 = 15)

Independent variables	Money donated to alleviate poverty					
	Fixed effects ¹			Interactions		
	Estimate	Standard error		Estimate	Standard error	
Denomination						
Non-members (base-level)	0.000			0.000		
Protestant	-0.010	0.080	ns	-0.002	0.080	ns
Catholic	-0.128	0.081	ns	-0.110	0.081	ns
Non-Christian (see note 5)	0.470	0.123		0.445	0.123	
Church attendance						
Several times a week (base-level)	0.000			0.000		
Once a week	-0.578	0.120		-0.573	0.120	
A few times a year	-0.903	0.118		-0.883	0.118	
Once a year or less	-1.296	0.124		-1.272	0.124	
Never	-1.471	0.129		-1.446	0.129	
Educational attainment	0.045	0.005				
Educational attainment						
Liberal type (base level) ²				0.095	0.024	
Social democratic type				-0.058	0.027	
Conservative-corporatist type				-0.040	0.027	ns
Latin rim type				-0.064	0.026	
Former East Germany				-0.009	0.033	ns
Social class						
Higher professionals (base-level)	0.000			0.000		
Lower professionals	-0.269	0.117		-0.262	0.117	
Non-manual	-0.379	0.105		-0.363	0.105	
Self-employed	-0.180	0.119	ns	-0.183	0.119	ns
Manual work	-0.377	0.109		-0.354	0.109	
Retired	-0.554	0.114		-0.515	0.114	
Unemployed	-0.610	0.119		-0.572	0.119	
Housewife	-0.485	0.114		-0.461	0.114	
Student	-0.721	0.117		-0.690	0.118	
Income	0.186	0.021		0.184	0.021	
Gave valid answer (base level)	0.000			0.000		
Refused to give answer	-0.115	0.053		-0.122	0.053	
Did not know	-0.117	0.068		-0.133	0.068	
Living conditions (no interaction)	-0.284	0.045				
Living conditions						
Liberal type (base level) ²				-0.600	0.192	
Social-democratic type				0.223	0.260	ns
Conservative-corporatist type				0.445	0.245	
Latin rim type				0.391	0.240	ns
Former East Germany				0.491	0.355	ns
Age	0.015	0.002		0.015	0.002	
Gender						
Woman (base-level)	0.000			0.000		
Man	-0.184	0.040		-0.178	0.040	
Left-right placement	-0.046	0.010		-0.045	0.010	
Gave valid answer (base level)	0.000			0.000		
Refused to give answer	-0.107	0.073	ns	-0.111	0.073	ns
Did not know	-0.287	0.066		-0.274	0.065	

continued

Table 1 (continued)

(Post)-materialism				
Post-materialist	0.000		0.000	
Mixed type	-0.111	0.062	-0.105	0.062
Materialist	-0.210	0.068	-0.199	0.068
Types of regimes ³				
Liberal type (base-level)	0.000		0.000	
Social-democratic type	-0.849	0.172	-0.925	0.174
Conservative-corporatist type	-1.258	0.161	-1.290	0.162
Latin rim type	-0.857	0.161	-1.004	0.162
Former East Germany	-1.472	0.238	-1.657	0.242
Intercept	2.060	0.273	2.382	0.231

¹Fixed effects and random intercept.

²Effect in liberal type, all other parameters are deviations from effect in liberal type.

³Effects within average educational attainment and average living conditions.

ns = non-significant ($\alpha = 5$ per cent, one-tailed) deviation from base-level.

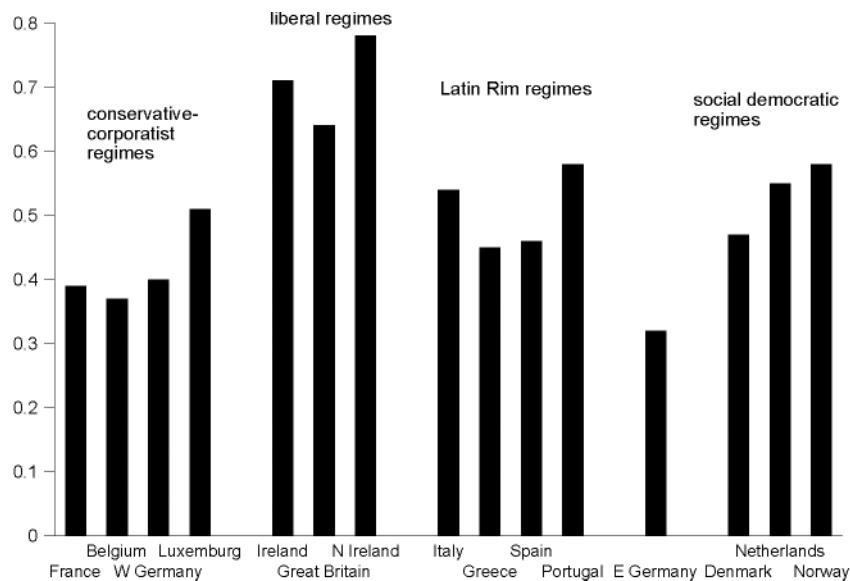


Figure 1 Estimated average proportion of citizens that sometimes or regularly spend money to alleviate poverty in 15 European countries

Religion

According to Table 1, the differences between Protestants, Catholics and non-members turn out to be non-significant in this model: this refutes hypothesis 1a. This is mainly due to the inclusion of church attendance. Table 1 shows that people who attend church several times a week are most likely to donate money to alleviate poverty, and this likelihood decreases as attendance is less frequent,

which corroborates hypothesis 2. These findings imply that it is not so much denominational membership that determines the help provided to the poor, but rather church attendance, which we consider to be a more valid indicator of exposure to religious norms advocated by church leaders. However, this line of reasoning does not apply to members of non-Christian denominations: we find that people belonging to this religious category

donate money more frequently than non-members, which is in accordance with hypothesis 1b.⁵

Economic Situation

Next, we found that level of education has a positive and significant effect, which is in accordance with hypothesis 3, even after controlling for income, social class and living conditions. This might be due to the educational content itself if one supposes that here norms are taught similarly to those in churches. Social class differences are significant. All class categories donate less frequently than higher professionals which supports hypothesis 4. Self-employed people do not differ significantly from higher professionals, whereas most of the other class categories do. Students, unemployed people and retired people stand out because they donate least frequently compared to the higher professionals. Income has a positive effect on donating money to alleviate poverty, which supports hypothesis 5. It is interesting to note that our analyses show that people who refused to tell (or did not know) their income, appear to donate money to alleviate poverty less frequently, compared to those who gave a valid answer. This may indicate that these categories have in fact a low income. The effect of living conditions implies that those in more privileged positions donate more frequently, which supports hypothesis 6. The effects of age and gender are significant: older people are more likely to donate money to the poor, compared to younger people, and men are less likely to donate money to the poor, compared to women.

Political Stances

In line with hypothesis 7, we found that people who said they belong to the left, turn out to donate money to alleviate poverty more frequently than people considering themselves to belong to the right wing of the political spectrum. People who did not know their political orientation were found to donate money to alleviate poverty significantly less frequently. Materialists and mixed types are less likely to donate money to alleviate poverty compared to post-materialists, which supports hypothesis 8.

Welfare States

With regard to donating money to the poor, all parameters in Table 1 deviate significantly and negatively from the liberal countries. This implies that people within the liberal states donate money to the poor more frequently than people in any other regime. The people living in conservative-corporatist states are the least likely to

donate money to the poor. The former East Germany takes a position that is similar to the latter states: these people are the least likely to donate money to alleviate poverty than people in any other regime. The scores of people living in social-democratic states and in the Latin Rim are close to each other and in between the two other types of regimes, i.e. in between liberal and conservative-corporatist states. All in all, we (again) found no conclusive support for hypotheses 9 and 10.

Multiple Multi-Level Regression Analyses with Random Intercepts and Interactions

To determine which interactions should be included in the multiple model, we first added random slopes to a set of simple regression analyses in order to explore whether there was any significant between-country variation. If so, we subsequently included interaction terms between individual determinants and the types of regimes in order to explain this observed variance. It turned out that this between-country variation reached significance in two cases: level of education and living conditions. In all other cases the variation was small and non-significant. This finding actually implies that we have to refute hypothesis 11 on the differential effects of religiosity. To test whether the effects of level of education and living conditions vary systematically, as we proposed in hypothesis 12, we explored interactions with types of regimes in the multiple model (see Table 1, fourth and fifth columns). As all other effects remained virtually the same, we will focus on these two variables. The general positive effect of level of education, as previously described, varies across welfare type states. The strongest effect was found in liberal welfare states (0.095) and former East Germany ($0.095 - 0.009 = .086$). In the other types of regimes, especially the social-democratic states and the Latin Rim states, the effect is much lower ($0.095 - 0.064 = 0.031$). The other significant cross-level interaction refers to living conditions. In general we found that the worse people's living conditions were, the less people were inclined to donate money to alleviate poverty. Again, the strongest negative effect was found within the liberal states, whereas the effect in the other regimes was smaller, although only significantly so within the conservative-corporatist regime.

The interaction parameters of level of education and living conditions indicate that their effects are different across welfare regimes. To illustrate these two significant interactions, we depict the regression slopes of level of

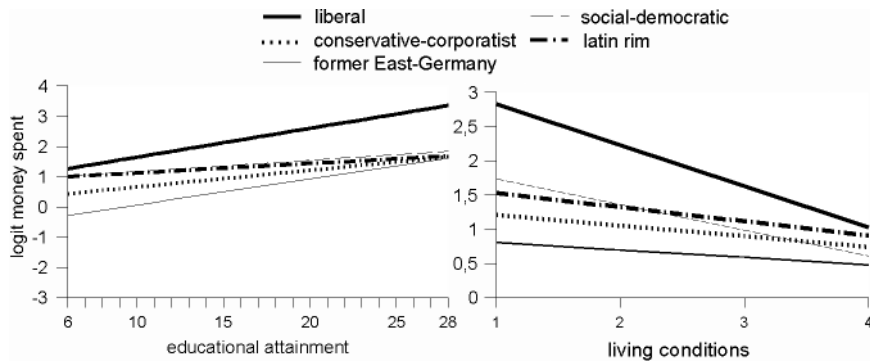


Figure 2 Estimated effects of education and living conditions within five types of welfare regimes

education and living conditions for different welfare regimes in Figure 2.

As Figure 2 shows, the regression slopes of level of education are quite different. This means that the positive effect of level of education as described above varies across welfare state regimes. The strongest effect (i.e. the steepest slope) of level of education could be found within the liberal type and in the former East Germany. Within the other types of regimes, the slopes are less steep, which means that the effects are less strong. As a consequence, we see much more variation in donating money to alleviate poverty among the lower educated, whereas among the highest educated the differences are restricted to a dichotomy: liberal versus other types of regimes. This means that, among the lower educated, it indeed matters in which type of regime they live. The lower educated in the Latin Rim, for instance, are more likely to donate money to the poor than the lower educated in conservative-corporatist states. This difference between these two types of regimes gradually disappears altogether among the highest educated. In other words, there is no constant rank order of types of regimes across different levels of education.

The effect of living conditions also interacts with welfare state regimes. Where the living conditions are above average, the tendency to donate money to alleviate poverty is rather high and varies across types of regimes, where the privileged people in liberal states stand out. Among people living under bad conditions, the willingness to donate money is less, as one might expect, and it hardly depends on the type of regime they live in. Again, as a consequence of this interaction, the rank order between welfare states is not constant and depends on living conditions. Clearly these findings refute hypotheses 9 and 10 once more.

Conclusions and Discussion

The questions we addressed relate to the impact of both individual and state-level determinants on caring for the poor in Europe, using a straightforward indicator to measure people's willingness to donate money to poor people. Moreover, we focused on the interaction between individual and state-level determinants.

Our first question referred to individual and state-level characteristics of people helping the poor. We found that, after taking into account the fact that denominations have different church attendance rates, people belonging to Protestant and Catholic denominations do not differ significantly from non-members. Hence, it is not so much membership of denominations as such that determines donating money to the poor, but rather church attendance: the more people attend church, the more likely they are to help the poor, which supports our second hypothesis. People belonging to non-Christian denominations, however, stand out: these people were found to donate money to alleviate poverty more frequently than any other category related to religiosity. The refutation of hypothesis 1a on differences between denominations and the corroboration of hypothesis 2 on church attendance is rather consistent with findings from the U.S. (Hodgkinson and Weitzman, 1994; Will and Cochran, 1995; Regnerus *et al.*, 1998) and supports the general proposition in Durkheim's theory on integration. The finding that non-Christian religious people donate more frequently is rather new and quite understandable from the perspective of integration theory, as suggested by Bekkers (2003).

We also found support for our hypotheses about the impact of people's economic situation (hypotheses 3–6): especially highly educated people, people belonging to the high professionals, people with higher incomes and

people in good living conditions are more likely to donate money to alleviate poverty. These findings are consistent with previous historical analyses (De Swaan, 1988) showing that the privileged cared for the poor to some extent, not because of altruistic reasons but out of self-defence. However, in contemporary societies, the risk that the relatively poor masses will overthrow the more privileged has certainly been reduced. So we do not really know what motivates the privileged to donate money to alleviate poverty. Furthermore, we found that subscribing to left-wing and post-materialist ideas is also positively related to donating money to the poor. These political stances, however, could not account for the relationships between religiosity and economical situation, on the one hand, and the willingness to donate money to the poor, on the other.

With regard to state-level characteristics, we found significant differences between the types of welfare states in relation to donating money, focusing on the average citizen in terms of economic situation. However, the rank order did not match any of the two contradictory hypotheses on differences between welfare state regimes. We found that liberal states, where the state is reluctant to fight poverty, produce the highest amount of solidarity with the poor. Previously, Gelissen (2000) also found that the liberal states produce the highest commitment to welfare state provisions, with all other regimes lagging behind. Hence, we may conclude that these liberal states with their lack of collective provisions regarding formal solidarity produce informal substitutes for solidarity with the poor. However, this does not hold for the Latin Rim states, which are similarly reluctant to alleviate poverty. The latter states turned out to produce significantly less solidarity with the poor, actually similar to the extent to which social-democratic states produce solidarity. Conservative-corporatist states turned out to produce even less solidarity with the poor. The latter finding may be interpreted within the framework of Esping-Andersen's theory, if one emphasizes the predominant ideology of familism in this regime: familism implies solidarity with the inner family circle and, apparently, does not necessarily imply solidarity with people outside of this inner circle. Previously, we found evidence to support this part of the theory (Scheepers *et al.*, 2002). There we found that particularly the Latin Rim regime produces solidarity with family and friends, closely followed by the conservative-corporatist states, whereas in other regimes social contacts were less widespread. These findings imply that in conservative-corporatist as well as Latin Rim states, where state policies have not been developed for formal solidarity, social networks of family and friends remain the main structure for

informal solidarity. The finding that states with a high level of collective provisions, such as social-democratic states, produce a similar low level of informal solidarity with the poor as Latin Rim states may be considered odd. In states belonging to the Latin Rim with low levels of collective provisions, people tend to care for their family and friends and much less so for their fellow citizens in poverty, supposing they cannot help everyone. In states belonging to the social-democratic type, people are reluctant to help their fellow citizens in poverty because they suppose that the state will take care of them. Moreover, other evidence tells us that social contacts in social-democratic regimes are relatively scarce compared to other regimes (Scheepers *et al.*, 2002). This joint evidence supports theories stating that social policies in social-democratic states aimed at formal solidarity may have actually substituted or even oppressed informal solidarity (e.g. W.R.R., 1999).

Our second question related to differential effects of individual characteristics across countries, i.e. welfare state regimes. We found few, but quite interesting differential effects, related to the frequency of donating money to the poor. Highly educated people and people in sound living conditions, particularly those living in liberal states, stand out in donating money to the poor. Apparently, privileged people living in liberal states, where the state is reluctant to care for the poor, consider it an obligation to help them. In the face of poverty, these privileged people are likely to donate money to alleviate poverty, in the absence of collective provisions. Middendorp (1978) showed that there is quite some history to this kind of behaviour, particularly in countries with liberal traditions. He showed that, by the mid-nineteenth century, many liberals (as well as conservatives, for that matter) had become aware—predominantly through Marxist attention for the disrupting effects of the industrialization process—of the inevitable poverty of many people who could not free themselves from their situation. These liberals therefore tried to soften these disrupting effects of industrialization by lending support to the poor. Apparently, this tradition has survived over the years. Vice versa, privileged people living in other regimes are quite similar in their willingness to donate money to the poor. This seems to imply that welfare arrangements outside of liberal states do not affect their behaviour in this respect: privileged people donate more to poverty than less privileged people, irrespective of the welfare state they live in. These findings imply that, even for social-democratic regimes, there is no evidence for communicating vessels between the level of formal solidarity developed by state policies and the level of informal solidarity.

Notes

1. In the European Community Household Panel, it was found that all over Europe particularly 'one person' and 'one parent' households run the risk of poverty, in addition to families with five or more persons (except for France and Denmark). Families depending on social security as their main financial source also run a higher risk. In some European countries, such as Belgium, Spain and Italy, people depending on their private company's profits run a higher risk of suffering poverty. These families turned out to have less durable goods due to financial problems. Most of these poor families, except the Danish, are more likely to live in houses that are too small, with dank walls and rotten floors (Mikulic, 1997).
2. To check whether important information was lost as a result of this procedure, the original four-category variable was used as a (quasi-) interval variable in a multilevel linear regression analysis. The results were very similar to those reported in Table 1. On request, the results of this additional analysis will be sent to interested parties.
3. Income was standardized in each country separately, with mean = 0 and standard deviation = 1.
4. Variance *between* the four types of welfare state regimes is 0.052 (df = 3), the variance *within* all countries amounts to 0.007 (df = 11). On the basis of a F-test (F-value 7.77, $P = 0.005$) the null hypothesis (both variances are equal) was rejected.
5. In the Eurobarometer survey, church attendance within non-Christian denominations was not measured. To have a meaningful comparison, we tested whether people belonging to non-Christian denominations differ from non-members who never attend church.

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